

SPPU INTERNATIONAL STUDENTS - Medical Insurance



Private medical insurance is a requirement for an Irish study visa e.g. visa stamp 2, 2A or 1G. Students **must buy their own medical insurance** as it is **not provided** by St. Patrick's College.

Students can buy medical insurance from any provider in their *home Country (first year only) or from Ireland, which must include hospital cover and a minimum of €25,000 for Accident and €25,000 for Disease. Also, students should ensure that it meets all their own needs and in particular for any pre-existing conditions. However, **students must ensure that this is valid in Ireland for the duration of their studies.**

Irish immigration services require that non-EU students can provide evidence that they have purchased private medical insurance. Students have two options in this regard: 1) Travel Policy; 2) Private Health Insurance.

1) Travel Policy:

These policies are cheaper than private health insurance. This type of policy is only available to students for **one year of study** in Ireland. If you are coming to Ireland to study on an academic course of one year or less, basic medical expenses insurance policies are available for approximately €160. These insurance policies will satisfy the visa/immigration requirement for private health insurance and can be obtained before students arrive in Ireland. The following policies are only available for students for courses of 12 months or less:

1. studyandprotect.com
2. halligan.ie
3. guardme.eu

You may also wish to consider Medcover Medical Expenses, which is very economical (circa €160 for one year cover). You may apply for this policy via: www.stpatrickscollege.studentfees.com.

The payment is made by bank transfer. Instructions:

- 1) Fill in your personal details, including your email address and student number.
- 2) Select "MEDICAL INSURANCE" (circa €160 1 year cover).

Please follow the online instructions on how to pay the fee through your bank. The insurance details and policy will be emailed to the email address you have provided. Please keep these documents safe as you will need them for immigration purposes and for any future claims. If you require a claim form please email info@odon.com to request one.

2. Private Health Insurance:

Students studying a course of more than 12 months must buy private medical insurance. These products are more expensive than a travel policy and are designed for everyone living in Ireland. Studyandprotect.com provide a policy which meets this requirement.

Comprehensive plans are also available from one of the three main private health insurance companies in Ireland: VHI, Irish Life or Laya Healthcare.

There are a large range to choose from and the HIA (Health Insurance Authority) have a [comparison tool](#) to help you decide on the best policy to suit your needs, budget and the requirements for your student visa.

***International Students can buy medical Insurance from their home Country for their FIRST YEAR in Ireland only after that they must buy Private Health Insurance from an Irish Provider.**

It is the student's responsibility to obtain medical insurance and ensure it is renewed annually. Failure to do so will result in the cancellation of your student visa.

EU Citizens

Citizens of the EU should apply for the European Health Insurance Card (or EHIC) in their home country. The EHIC allows the holder to access health care services in Ireland. Please see www.ehic.ie for more information.